Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## **Official Form 101**

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Steven First name	Alison First name
	identification (for example, your driver's license or	riist name	Marie
	passport).	Middle name	Middle name
	Bring your picture	Wesolek	Wesolek
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of	7233	VVV VV 8057
	your Social Security	XXX - XX - <u>7233</u>	XXX - XX - <u>8057</u>
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Case Number (if known)

-		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
-						
4. Any business names and Employer Identification Numbers (EIN) you have used in		I have not used any business names or EINs.	I have not used any business names or EINs.			
the last 8 year		Business name	Business name			
Include trade names and doing business as name		Business name	Business name			
		EIN	EIN			
		EIN	EIN			
5. Where you liv	e		If Debtor 2 lives at a different address:			
		1375 Alpine Court	Number Street			
		Unit D				
		Hanover Park IL 60133				
		City State ZIP Code	City State ZIP Code			
		DUPAGE County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.			
		Number Street	Number Street			
		P.O. Box	P.O. Box			
		City State ZIP Code	City State ZIP Code			
S. Why you are o	_	Check one:	Check one:			
this district to bankruptcy.	o file for	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408			

Steven

Debtor 1

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Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy	Case					
7. The chapter of the Bankruptcy Code you  Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	are choosing to file	■ Chap	■ Chapter 7					
	under	☐ Chap	ter 11					
	☐ Chapter 12							
		☐ Chap	ter 13					
8.	How you will pay the fee	<ul> <li>I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</li> <li>☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).</li> <li>I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.</li> </ul>						
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When	Case Number			
			None					
			District None	When	Case Number			
			District	When	Case Number			
					MM / DD / YYYY			
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by	■ No	Debtor District		Relationship to you Case Number, if known  MM / DD / YYYY			
	affiliate?							
					Relationship to you Case Number, if known			
					MM / DD / YYYY			
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord ol	otained an eviction judgme	ent against you?			
			☐ No. Go to line☐ Yes. Fill out <i>In</i>	itial Statement About an E	Eviction Judgment Against You (Form 101A) and file it with			

Steven

Debtor 1

Debtor 1 Steven Document Wesolek Page 4 of 64

Case Number (if known)

Name of business, if any  Name of business,	<ol> <li>Are you a sole proprietor of any full- or part-time business?</li> <li>A sole proprietorship is a</li> </ol>	■ No. □ Yes.	Go to Part 4.  Name and location of	business			
Number   Street   Number   Number   Street   Number   N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
Check the appropriate box to describe your business:    Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above    None of the above   None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street				
Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   Nane of the above    If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the property   Number   Street   Number			City			State Zip Cod	le
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above   If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D).   No.   I am filing under Chapter 11.   In the court must know whether you are a small business debtor, you must attach your most rebalance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am filing under Chapter 11.   In the sharkruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   Y			Check the appropriate	box to describe your bu	siness:		
Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above    None of the above   None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy sate befor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  The Bankruptcy Code.  Seport If You own or Have Any Hazardous Property or Any Property That Needs Immediate Attention  No.  What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most re balance sheet, statement of operations, cash-flow statement, and feeral income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  The Bankruptcy Code.  Yes. What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor some tax return or if any of the documents of the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that the paparous forms a small business debtor according to the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor according to the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  If you are filing under Ch			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D).  If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. 1 am not filing under Chapter 11.  No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Part 4:  Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention  No.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?    Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))		
Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?  Where is the property?  Number Street			☐ None of the abo	ve			
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma		-	
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention		
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street		<b>.</b>					
public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?				
If immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	public health or safety? Or do you own any						
Where is the property?  Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?		
Number Street	tnat needs urgent repairs?						
Other 700 C			Where is the property?				
Ott. 7ID C							
CITY State ZIP C				City	<del></del> ,	State ZIP	Code

Document

Page 5 of 64 Case Number (if known)

Debtor 1

Part 5:

Steven

Explain Your Efforts to Receive a Briefing About Credit Counseling

### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
crodit counceling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to	o receive a	a briefing	about
credit counseling b	oecause o	f:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-15240 Doc 1

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Debtor 1

Steven

Middle No

I act Nam

Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual page of the late of the	consumer debts? Consumer debts are of primarily for a personal, family, or household business debts? Business debts are defined at the structure of the business debts are defined by the operation of the business debts are defined by the operation of the business debts are not consumer debts or business.	d purpose."  bts that you incurred to obtain ness or investment.
17.	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		apter 7. Go to line 18. er 7. Do you estimate that after any exempt s are paid that funds will be available to dist	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct.  If I have chosen to file under Chapt of title 11, United States Code. I un under Chapter 7.  If no attorney represents me and I of this document, I have obtained and I request relief in accordance with the I understand making a false statem.	<b>x</b> isi	ble, under Chapter 7, 11,12, or 13 apter, and I choose to proceed s not an attorney to help me fill out 12(b). specified in this petition. ey or property by fraud in connection
		Executed on05/24/2018		cuted on05/24/2018

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Debtor 1 Steven Wesolek Case Number (if known) \_\_\_\_\_\_

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Signature of Attorney for Debtor		Date	Date: 05/25/2018  MM / DD / YYYY		
		Bute			
Jason A. Ka	ıra				
Printed name				-	
Geraci Law	L.L.C.			_	
Firm name				-	
55 E. Monro	e St., #3400			_	
Number Street					
Object			00000	-	
Chicago		IL	60603		
City		State	ZIP Code		
Contact Phone3	12-332-1800	Email add	<sub>dress</sub> ndil@gera	acilaw.com	
6294371		IL			
Bar number		State			

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ebtor 1	Steven	Wesolek			
	First Name	Middle Name	Last Name		
ebtor 2	Alison	Marie	Wesolek		
pouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of _ <u>ILLINOIS</u>					
Case Number					

Check if this is an amended filing

# Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	\$ 118,100
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 23,726
1c. Copy line 63, Total of all property on Schedule A/B	\$ 141,826
Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$77,930
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,147
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)	\$3,642.00
Copy your combined monthly income from line 12 of <i>Schedule I</i>	

Debtor 1 Steven Document Wesolek Pirst Name Middle Name Last Name Page 9 of 64 Case Number (if known) \_\_

Part 4: Answer These Questions for Administrative and Statistical Records					
6. Are you filing for bankruptcy under Chapter 7, 11 or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes					
<ul> <li>7. What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.</li> </ul>					
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$3,734.90					
9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:  Total claim  From Part 4 of Schedule E/F, copy the following:					
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>				
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00				
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Student loans. (Copy line 6f.) \$_0.00					
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00				
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. <b>Total.</b> Add lines 9a through 9f.	\$_0.00				

Fill in this in	formation to identify you			Entered 05/25/18 1 0 of 64	14:10:29 Desc	: Main
	Chaven		Mondak	0 01 04		
Debtor 1	Steven First Name	Middle Name	Wesolek  Last Name			
Debtor 2	Alison	Marie	Wesolek			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u>			
Case Number			(State)			Check if this is an
(If known)						amended filing
Official F	orm 106A/B					
Schedul	e A/B: Proper	ty				12/15
category where esponsible for pages, write you	you think it fits best. Be supplying correct inforr ur name and case numb Describe Each Residence,	e as complete and ac nation. If more space er (if known). Answe Building, Land, or Ott	curate as possible. If two man e is needed, attach a separate er every question. her Real Esate You Own or Have		r, both are equally	
01. Do you ow No.	vn or have any legal or e	quitable interest in a	iny residence, building, land,	or similar property?		
Yes.	Describe					
			What is the property? Check	all that apply.	Do not deduct secured cla	•
	ne Court D		Single-family home		the amount of any secured Creditors Who Have Claim	
Street addre	ess, if available, or other desc	cription	Duplex or multi-unit building		Current value of the	Current value of the
			Condominium or cooperativ  Manufactured or mobile hor		entire property?	portion you own?
Hanover F	Park	IL 60133	Land	ne	<b>s</b> 118,100.00	s 118,100.00
City		tate ZIP Code	Investment property		\$0	\$
•			Timeshare		Describe the nature of	vour ownership
County			Other		Describe the nature of interest (such as fee sin	
			Who has an interest in the p	roperty? Check one.	the entireties, or a life of	estat), if known.
			Debtor 1 only			
			Debtor 2 only			
			Debtor 1 and Debtor 2 only		Check if this is a co	ommunity property
			At least one of the debtors a	and another	(see instructions)	
			Other information you wish property identification numb	to add about this item, such a	s local	
2 Add the del	llar value of the portion v	ou own for all of you	ur antrias fra Bart 1. includina	any entries for pages		
		=	ur entries fro Part 1, including	any entries for pages	>	\$118,100.00
						Ψ110,100.00
Part 2:	Describe Your Vehicles					
=				registered or not? Include any cutory Contracts and Unexpired		
No.	s, trucks, tractors, sport	utility vehicles, moto	orcycles			
Yes.	Describe Make:	Chevrolet	Who has an interest in the p	roperty? Check one	Do not doduct accured also	ime or exemptions. But
	Model:	Equinox	Debtor 1 only	- p = - g = - = - = - = - = - = - = - = - =	Do not deduct secured claim the amount of any secured	claims on Schedule D:
		2017	Debtor 2 only		Creditors Who Have Claim	
	/ear:		Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
Δ	Approximate Mileage:	5,400	At least one of the debtors a	and another		
C	Other information:		<b>—</b>		\$18,075.00	\$0.00
Ī	Lease vehicle		Check if this is commur instructions)	nity property (see		
L			_			

Steven

Desc Main

Debtor 1

First Name Middle Name

	Examples: No. Yes.	Boats, trailers, moto	homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories			
		-	ortion you own for all of your entries fro Part 2, including any entries for pages 2. Write that number here			\$ 0.00
			sonal and Household Items			
	ait Si					
υο	you own or	have any legal	or equitable interest in any of the following items?	<b>port</b> Do n	rent value of the tion you own? not deduct secure xemptions	
06.	Examples:		ishings urniture, linens, china, kitchenware			
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$2,	,000	\$	2,000.00
07.	Electronics	6				
			lios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
	Yes.	Describe	Flat screen TVs, computer, printer, music collection, cell phones \$1,	.500	s	1,500.00
08.	stamp, coin	Antiques and figurion, or baseball card of	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		<u> </u>	,
	Yes.	Describe	Sports memorabilia \$8	500	\$	500.00
09.	Examples: and kayaks	; carpentry tools; m	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		·	
	Yes.	Describe			\$	0.00
10.	No.		juns, ammunition, and related equipment	_		
		Describe			\$	0.00
11.	Examples:	Everyday clothes, f	urs, leather coats, designer wear, shoes, accessories			
	Yes.	Describe	Everyday clothes, shoes, accessories \$4	400	•	400.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, c	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		<u> </u>	
	Yes.	Describe	Everyday jewelry, costume jewelry, engagement rings, wedding rings, watches \$6	500	\$	600.00
13.	Non-farm a	nimals			¥	
	Examples:	Dogs, cats, birds, h	orses			
	Yes.	Describe	Cat	50	\$	0.00

Debtor 1

Case 18-15240 Doc 1

Desc Main

Steven First Name

Middle Name

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14.	Any other No.	personal and ho	ousehold items you did not already li	st, including any health aids you did not list				
	Yes.	Describe	books, CDs, DVDs & Family Photos		\$50		\$	50.00
			of your entries from Part 3, including	any entries for pages you have attached				\$5,050.00
	Part 4:	Describe Your Fir	nancial Assets					
Do	you own or	r have any legal	or equitable interest in any of the fol	llowing?	<b>po</b> Do	current val ortion you o not deduct exemptions	u own?	•
16.	Cash Examples: No. Yes.	Money you have ir Describe	n your wallet, in your home, in a safe deposit	t box, and on hand when you file your petition				
17.		Checking, savings	, or other financial accounts; certificates of d If you have multiple accounts with the same	leposit; shares in credit unions, brokerage houses, institution, list each.		;	\$	0.00
	Yes.	Describe	Account Type: Ins Savings Account Checking Account Checking Account	Chase Chase BMO Harris		<b>!</b> !	\$ \$ \$	0.00 1.00 600.00 <b>601.00</b>
18.			tublicly traded stocks tment accounts with brokerage firms, money Institution or issuer name:	r market accounts		•	Φ	
19.	Non-public		and interests in incorporated and un	nincorporated businesses, including an interest in		;	\$	0.00
	Yes.	Describe	Name of Entity and Percent of Owner	ship:		,	\$	0.00
20.	Negotiable	instruments includ	e bonds and other negotiable and no le personal checks, cashiers' checks, promis re those you cannot transfer to someone by	ssory notes, and money orders.				
	Yes.	Describe	Issuer name:			,	\$	0.00
21.		t or pension acc Interests in IRA, E		accounts, or other pension or profit-sharing plans				
	Yes.	Describe	Type of account and Institution name: 401(k) or similar plan	Employer		<b>;</b>	\$ \$	Unknown 0.00
22.	Your share		payments sits you have made so that you may continue andlords, prepaid rent, public utilities (electric	, ,				
	Yes.	Describe	Institution name or individual:			!	\$	0.00
23.	No.	(A contract for a		either for life or for a number of years)				
24	Yes.	Describe	Issuer name and description:	Enrogram or under a qualified state tuition program		!	\$	0.00
£4.		s 530(b)(1), 529A		E program, or under a qualified state tuition program.				
	Yes.	Describe	Institution name and description. Sepa	arately file the records of any interests.11 U.S.C. § 521(c):		,	\$	0.00

Case 18-15240 Doc 1 Debtor 1

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Yes. Describe  26. Patents, copyrights, trademarks, trade secrets, and other intellectual property  Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  No.  Yes. Describe	\$ <u>0.0</u> 0
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  No.	·
Yes. Describe	\$0.00
	<u> </u>
27. Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses  No.	
Yes. Describe	\$0.00
portion	value of the you own? educt secured claims tions
28. Tax refunds owed to you No.	
Yes. Describe	\$0.00
29. Family support  Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement  No.	
Yes. Describe	\$ 0.00
30. Other amounts someone owes you  Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else  No.	
Yes. Describe	\$0.00
31. Interest in insurance policies  Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  No. Company Name & Beneficiary:	
Yes. Describe Health insurance and term life insurance \$0	\$ 0.00
32. Any interest in property that is due you from someone who has died  If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No.	\$ <u> </u>
Yes. Describe	\$ 0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue	•
Yes. Describe	\$ 0.00
34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights  No.	<del></del>
Yes. Describe	\$0.00
35. Any financial assets you did not already list  No.	
Yes. Describe	\$0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached  for Part 4. Write that number here	\$50,601.00

Case 18-15240 Steven

Doc 1

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Desc Main

0.00

Debtor 1

Yes.

Describe.....

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Document	
Last Name	

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... Yes. 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.

Debtor 1 Steven Case 18-15240 Doc 1 Filed 05/25/18 Entered 05/25/18 14:10:29 Desc Main Page 15 of 64 Uniform P

	FIISLINA	ille	Wildlie Wallie	Last Ivallie		
50.	Farm and f	ishing supplies,	chemicals, and feed			
	Yes.	Describe				\$ 0.00
51.	Any farm-	and commercial	fishing-related property you d	did not already list		ų <u> </u>
	Yes.	Describe				\$ 0.00
52.	Add the do	llar value of all o	of your entries from Part 6, inc	luding any entries for page	s vou have attached	\$0. <u>0</u> .0
					>	\$0.00
ŀ	Part 7:	Describe All Prope	rty You Own or Have an Interes	t in That You Did Not List Ab	ove	
53.	Examples:		y of any kind you did not alrea ntry club membership	ndy list?		
	No.	D				
	Yes.	Describe				\$0.00
E 4	Add the de	llar value of all a	of your entries from Part 7. Wi	rite that number here	>	\$0.00
54.	Add tile do	nai value oi ali c	n your entires nom Fart 7. Wi	nte that humber here		<del>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</del>
ı	Part 8:	ist the Totals of I	Each Part of this Form			
55.	Part 1: Tota	al real estate, lind	e 2			\$ 118,100.00
56.	Part 2: Tota	al vehicles, line §	5		\$ 0.00	
57.	Part 3: Tota	al personal and h	nousehold items, line 15		\$ 5,050.00	
58.	Part 4: Tota	al financial asset	s, line 36		\$ 50,601.00	
59.	Part 5: Tota	al business-relat	ed property, line 45		\$ 0.00	
60.	Part 6: Tota	al farm- and fishi	ng-related property, line 52		\$ 0.00	
61.	Part 7: Tota	al other property	not listed, line 54		\$ 0.00	
62.	Total perso	nal property. Add	d lines 56 through 61		\$ 55,651.00	\$ 55,651.00
63.	Total of all	property on Sch	edule A/B. Add line 55 + line 6	2		\$173,751.00

Official Form 106A/B Record # 759037 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to iden		
Debtor 1	Steven		Wesolek
	First Name	Middle Name	Last Name
Debtor 2	Alison	Marie	Wesolek
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	r		_
(If known)			

# Official Form 106C

## Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

=	ming state and federal nonbankrupt		§ 522(b)(3)									
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)												
For any proper	ty you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.									
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption								
		Copy the value from Schedule A/B	Check only one box for each exemption									
Brief description:	1375 Alpine Court D Hanover Park IL 60133 - Primary Residence	\$ <u>118,100</u>	\$ _ 30,000	735 ILCS 5/12-901								
Line from Schedule A/B:	<u>01</u>		100% of fair market value, up to any applicable statutory limit									
Brief description:	2017 Chevrolet Equinox with over 5,400 miles.	\$ <u>18,075</u>	\$ <u>2,400</u>	735 ILCS 5/12-1001(c)								
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit									
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_2,000	\$ _ 2,000	735 ILCS 5/12-1001(b)								
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit									
Brief description:	Flat screen TVs, computer, printer, music collection, cell phones	\$_ 1,500	\$_1,500	735 ILCS 5/12-1001(b)								
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit									

Document

Page 17 of 64 Case Number (if known) Debtor 1 Steven Last Name First Name Middle Name

Part 2	ional Page				
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Check only one box for each exemption		
Brief description:	Sports memorabilia	\$_500	\$_500	735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	08		100% of fair market value, up to any applicable statutory limit		
Brief description:	Everyday clothes, shoes, accessories	\$_ 400	<b>\$</b> _400	735 ILCS 5/12-1001(a),(e)	
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Everyday jewelry, costume jewelry, engagement rings, wedding rings, watches	\$_ 600	\$ 600	735 ILCS 5/12-1001(a),(e)	
Line from Schedule A/B:	<u>12</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	books, CDs, DVDs & Family Photos	\$_ <sup>50</sup>	\$_50	735 ILCS 5/12-1001(a)	
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit		
Brief description:	Savings Account, Chase, 0.00	\$_ <sup>0</sup>	\$_0	735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Checking Account, Chase, 1.00	\$ <u> </u>	\$ <u>1</u>	735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	Checking Account, BMO Harris, 600.00	\$_ 600	\$_600	735 ILCS 5/12-1001(b)	
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
Brief description:	401(k) or similar plan, Employer, 50,000.00	\$Unknown	<u></u> \$	735 ILCS 5/12-1006	
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit		
3. Are you claimin	g a homestead exemption of more	than \$160,375?			
(Subject to adjus	stment on 4/01/19 and every 3 years	after that for cases filed on	or after the date of adjustment .)		
No.  Yes. Did you	acquire the property covered by the	exemption within 1.215 day	vs before you filed this case?		
□No		, , , , , , , , , , , , , , , , , , ,	,		
☐ Yes.					
Official Form 1060	Record # 759037	Schodulo C: The	a Property You Claim as Evennt	Page 2 of 2	

Fill in this in	Caso 19		oc 1 Eilod 05/25/19	Entered 05/25/1 8 of 64	8 14:10:29	Desc Main	
Debtor 1	Steven		Wesolek				
Dobtor 2	First Name Alison	Middle Name Marie	Last Name Wesolek				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	<del></del>				
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u>	_ District of _ <u>ILLINOIS</u> (State)				
Case Number	r					Check if this	
(If known)						amended fi	ling
<u>Official F</u>	<u>orm 106D</u>						
Schedule	D: Credito	ors Who Have	e Claims Secured by I	Property			12/15
ndditional page  1. Do any cre  No. Cł  Yes. Fi	es, write your nan	ne and case number ns secured by your p submit this form to the mation below.	•	·	·	ny	
Part 1:	LIST All Secured C	iaims			Column A	Column A	Column C
for each c	laim. If more thar	n one creditor has a p	an one secured claim, list the creditors articular claim, list the other creditors al order according to the creditors n	s in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2.1 Loande	epot		Describe the property that secur	res the claim:	<b>\$</b> 77,930.00	<b>\$</b> 118,100.00	\$_0.00
Creditor's 26642 Number	Name Towne Centre Dr Street		1375 Alpine Court D Hanover P Residence	Park IL 60133 - Primary			
			As of the date you file, the claim	is: Check all that apply.	_		
	5 .	0.1 000.10	Contingent				
Foothill	Ranch	CA 92610 State Zip Code	Unliquidated				
Oity		otate zip oode	Disputed				
	s the debt? Check of	one.	Nature of Lien. Check all that app	•			
Debtor	•		An agreement you made (such a	as mortgage or secured			
Debtor	•		car loan)	on all a state Paris.			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, r	nechanic's lien)			
At least	t one of the debtors	and another	Judgment lien from a lawsuit				
	if this claim relate unity debt		Other (including a right to offset)				
Date Debt	was incurred	2016-2018	Last 4 digits of account number	<u>7791</u>			
Part 2:	List Others to Be	Notified for a Debt Tha	at You Already Listed				
trying to collec	t from you for a de	ebt you owe to someo ebts that you listed in	out your bankruptcy for a debt that you ne else, list the creditor in Part 1, and Part 1, list the additional creditors h	I then list the collection agenc	y here. Similarly, if yo	ou have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 77,930.00

Debtor 1  Debtor 1  Steven  First Name  Middle Name  Last Name  Debtor 2  (Spouse, if filling)  United States Bankruptcy Court for the:NORTHERN_ District ofILLINOIS	Fil		Caco 10 152/0	Doc 1	Eilad 05/25/19	Entered 05/25/18 1	4:10:29	Desc Main	
Deboy 2   Alison   Morie   Wesolek   Wescure   Leaker   Wesolek   Wescure   Leaker		l in this in							
Debic 2 Milson Marie Wesolek    Class   Print New   Marie   Mesolek   Mesole	De	ebtor 1	Steven		Wesolek				
United States Barkrupticy Court for the :MORTHERN			First Name	Middle Name	Last Name				
United States Barinsplay Count for the:BORTLERNDeeted ofBLBOSE	De	ebtor 2	Alison	Marie	Wesolek				
Clase Number   Check if this is an amended filing   Check if this is an amended filing	(Sp	oouse, if filing)	First Name	Middle Name	Last Name				
Case Number   Check if this is an amended filing	Ur	nited States	Bankruptcy Court for the : <u>NOF</u>	RTHERN_ District o	f_ <u>ILLINOIS</u> _				
### Deficial Form 106E/F ### Schedule E/F: Creditors Who Have Unsecured Claims ### accomplete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. Its the other party to any executory contracts or unexpired leases that could result in a claim. Also list assection y contracts on Schedule (25 Property) (Official Form 1646). But on Schedule (25 Executory Contracts and Unexpired Lasses (Official Form 1646). But on Schedule (25 Executory Contracts and Unexpired Lasses (Official Form 1646). But on Schedule (25 Executory Contracts and Unexpired Lasses (Official Form 1646). But on Schedule (25 Executory Contracts and Unexpired Lasses (Official Form 1646). But on Schedule (25 Executory Contracts and Unexpired Lasses (Official Form 1646). But on Schedule (25 Executory Contracts and Unexpired Lasses (Official Form 1646). But of View PRIORITY Unsecured Claims.    Let all of Yeur PRIORITY Unsecured Claims against you?	C	see Number	-		(State)			Check if	this is an
Let All of Your PRIORITY Unsecured Claims against you?    Do any creditors have priority unsecured claims. If a creditor has more than one priority unsecured claims, lift or the propriority unsecured claims, see the instructions for this form in the instruction booklet.)    Let All of Your NoNPRIORITY Unsecured Claims against you?								<del></del>	
Let All of Your PRIORITY Unsecured Claims against you?    Do any creditors have priority unsecured claims. If a creditor has more than one priority unsecured claims, lift or the propriority unsecured claims, see the instructions for this form in the instruction booklet.)    Let All of Your NoNPRIORITY Unsecured Claims against you?	)ffi	icial F	orm 106F/F						· ·
Let a complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with processory of contracts or unsoptive diases that could result in a claim. Also list severely contracts on Schedule (WB-Property) (Official Form 1660). Do not include any resulting in the property (Official Form 1660). Do not include any resulting in the part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the port of any additional pages, with govern ame and case number (if known).    **Part 1				ha Hava Um	secured Claims				12/15
No. Go to Part 2.  Yes.  List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim. Ist the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than once reditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)  Total claim Priority amount  No. You have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes.  List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claims, list the orecition separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.  As of the date you file, the claim is: Check all that apply.  Listle I. 60532  Cy State Zy Cose Who was the debt? Check one.  Unliquidated  Debtor 1 only  Debtor 2 only  Debtor 2 only  Debtor 2 only  Debtor 3 only and 1 of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit sharing plans, and other similar debts	ist th /B: F redit eede op of	ne other pa Property (Cors with ped, copy the any addit	arty to any executory contra Official Form 106A/B) and or partially secured claims that ne Part you need, fill it out, n tional pages, write your nam	acts or unexpired of the second of the secon	leases that could result in ecutory Contracts and Un dule D: Creditors Who Ha s in the boxes on the left.	a claim. Also list executory contreverse Leases (Official Form 106 ove Claims Secured by Property. I	acts on Schedu G). Do not inclu f more space is	<i>l</i> e de any	
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List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes.  4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.  4.1 ABC Credit  Creditor's Name PO Box 3722  When was the debt incurred?  Who awas the debt? Check one.  Debtor 2 only  Check if this claim relates to a community debt  It all least one of the debtors and another  Hat you did not report as priority claims  Community debt  Last 4 digits of account number  Debts to pension or profit-sharing plans, and other similar debts  Last 4 digits of account number  Total claim  \$ 161.00  Total claim  \$ 16	e n u	each claim nonpriority nsecured	listed, identify what type of cla amounts. As much as possible claims, fill out the Continuation	aim it is. If a claim le, list the claims ir on Page of Part 1.	has both priority and nonp n alphabetical order accord If more than one creditor he	riority amounts, list that claim here ing to the creditor's name. If you ha olds a particular claim, list the othe	and show both pave more than tw	riority and o priority	
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Debtor 1	Steven	Ca3C 10 13240	DOCI		Page 20 of 64 Case Number (if known)	DC3C Main
	First Name	Middle Name	•	Last Name		

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and	so forth.	Total Claim
4.2	Alexian Brother Medical Center	Last 4 digits of account number	9349	<b>\$</b> 967.50
	Creditor's Name		44140145	
	22589 Network Place	When was the debt incurred?	11/13/15	
	Number Street			
		As of the date you file, the claim is: C	heck all that apply.	
	Objects	Contingent		
	Chicago IL 60673	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clai	im:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claim	s	
'	community debt	Debts to pension or profit-sharing plan	s, and other similar debts	
	ls the claim subject to offest?			
	No	Other. Specify Medical/Dental Se	ervices	
	Yes		40.4	54.70
4.3	Alliance Laboratory Physicians LTD-CP	Last 4 digits of account number	49.1	\$ <u>54.70</u>
	Creditor's Name PO Box 5968	When was the debt incurred?	11/19/2015	
	Number Street	When was the dest medited:		
	Number Street			
		As of the date you file, the claim is: C	neck all that apply.	
	Carol Stream IL 60197	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured clai	m:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claim		
Ι.	community debt	Debts to pension or profit-sharing plan	s, and other similar debts	
	Is the claim subject to offest?  No	Madiaal/Davidal Oa		
	Yes	Other. Specify Medical/Dental Se	irvices	
4.4	AMITA	Last 4 digits of account number		<b>\$</b> 1,915.00
4.4	Creditor's Name	Last 4 digits of account number		Ψ,σ.σ.σσ
	22589 Network Place	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: C	heck all that apply	
		Contingent	ion all that apply.	
	Chicago IL 60673	Unliquidated		
Ι.	City State Zip Code	Disputed		
	Who owes the debt? Check one.	Попоранов		
	Debtor 1 only	- ()(0)(0)(0)(0)		
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured clair  Student loans.	m:	
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
		that you did not report as priority claim		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plan		
	Is the claim subject to offest?	Dobto to periodiff of profit-original plant	of and outer diffind dobto	
	No	Other. Specify		
	Yes			

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Pε	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After	listing any entries on this page, number them b	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.5	Capitalone	Last 4 digits of account number	NULL	\$ <u>2,425.00</u>
	Creditor's Name		2002-2018	
	15000 Capital One Dr	When was the debt incurred?	2002-2018	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	D: 1 1/4 00000	Contingent		
	Richmond VA 23238	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
	Yes	_		
4.6	Chase CARD	Last 4 digits of account number	NULL	<u>\$2,434.00</u>
	Creditor's Name		2014-2018	
	Po Box 15298	When was the debt incurred?	2014-2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	NE	Contingent		
	Wilmington DE 19850	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
	Yes			
4.7	Choice Recovery	Last 4 digits of account number	5506	\$ <u>252.00</u>
	Creditor's Name	M/han was the debt incurred?	2012-2012	
	1550 Old Henderson Rd St	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Columbus OH 43220	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?	<u>_</u>		
	■ No	Other. Specify Medical Debt		
	Yes			

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Pa	Your NONPRIORITY Unsecured Claims - C	Continuation Page		
After	listing any entries on this page, number them b	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.8	Choice Recovery	Last 4 digits of account number	7599	\$ <u>559.00</u>
	Creditor's Name		2017-2017	
	1550 Old Henderson Rd St	When was the debt incurred?	2017-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Oct	Contingent		
	Columbus OH 43220	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	nims	
	community debt	Debts to pension or profit-sharing p	ans, and other similar debts	
	Is the claim subject to offest?	_		
	■ No	Other. Specify Medical Debt		
	Yes Ciay Health		EE00	<b>↑ F</b> 20
4.9	<b>-</b>	Last 4 digits of account number	5508	<u>\$_5.28</u>
	Creditor's Name Po Box 409900	When was the debt incurred?	06/23/2017	
	Number Street		<del></del>	
		A	Object all that and	
		As of the date you file, the claim is:	Check all that apply.	
	Atlanta GA 30384	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured o	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	-	
	Check if this claim relates to a	that you did not report as priority cla		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	ans, and other similar debts	
	No	Other. Specify Collecting for C	reditor	
	Yes	Other. Specify	Tourion	
4.10	Compass Healthcare	Last 4 digits of account number	5615	<u>\$_145.67</u>
	Creditor's Name	_		
	PO Box 71626	When was the debt incurred?	12/24/2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Chicago IL 60694	Unliquidated		
	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured of	slaim:	
	Debtor 1 and Debtor 2 only	Student loans.	·- <del></del>	
	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	·	
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Medical/Dental	Services	
	Yes	_		

Debtor 1 Steven December | Page 23 of 64 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

4.11 Compass Healthcare Last 4 digits of account number  Creditor's Name PO Box 71626 When was the debt incurred?  Number Street  As of the date you file, the claim is: Check all that apply.	\$ <u>969.00</u>
Creditor's Name PO Box 71626 When was the debt incurred?  Number Street	\$ 969.00
PO Box 71626 When was the debt incurred?  Number Street	
Number Street	
As of the date you file, the claim is: Check all that apply.	
□.	
Chicago IL 60694	
City State Zip Code	
Who owes the debt? Check one. Disputed	
Debtor 1 only	
Debtor 2 only Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only  Student loans.	
At least one of the debtors and another   Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a that you did not report as priority claims	
community debt Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	
No Other. Specify Medical Debt	
Yes	
4.12 Credence Resource Last 4 digits of account number	\$ <u>77.00</u>
Creditor's Name	
PO Box 2267 When was the debt incurred?	
Number Street	
As of the date you file, the claim is: Check all that apply.	
Contingent Contingent	
Southgate MI 48195 Unliquidated	
City State Zip Code Who owes the debt? Check one.  Disputed	
Debtor 1 only	
Debtor 2 only  Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only  Student loans.	
At least one of the debtors and another   Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a that you did not report as priority claims  community debt Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	
No Other. Specify	
Yes	
4.13 Elk Grove Radiology Last 4 digits of account number 601A	<b>\$</b> 44.00
Creditor's Name	
Po Box 4543 When was the debt incurred? 11/02/15	
Number Street	
As of the date you file, the claim is: Check all that apply.	
Contingent	
Carol Stream IL 60197 Unliquidated	
City State Zip Code Disputed	
The owes the test: officer office.	
Debtor 1 only	
Debtor 2 only  Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only  Student loans.	
At least one of the debtors and another Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a that you did not report as priority claims	
community debt  Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?  No Defense Specify Medical/Dental Services	
No Other. Specify Medical/Dental Services  Yes	

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Part 2# Your NONPRIORITY Unsecured Claims -	Continuation Page		
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.14 LAW Office OF Dennis M Nolan	Last 4 digits of account number	2015	\$ <u>232.00</u>
Creditor's Name		2015-2016	
3935 N Western Ave Ste 1	When was the debt incurred?	2015-2016	
Number Street			
	As of the date you file, the claim is:	: Check all that apply.	
Objects II 00040	Contingent		
Chicago IL 60618	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separat		
Check if this claim relates to a	that you did not report as priority cla		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	lans, and other similar debts	
No	Other, Specify Collecting for C	Creditor	
Yes	Other. Specify Collecting for C	reditor	
4.15 Law Offices of Lanphier & Kowalkowski	Last 4 digits of account number		\$ <u>4,162.00</u>
Creditor's Name	-	<del></del>	
568 Spring Rd, Ste B	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is:	: Check all that apply.	
	Contingent		
Elmhurst IL 60126	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.	olam.	
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cla		
community debt	Debts to pension or profit-sharing p		
Is the claim subject to offest?	_ , , ,		
No	Other. Specify Attorney's Fees	s & Notice	
Yes			
4.16 Linebarger Goggan Blair & Sampson, LLP	Last 4 digits of account number	9690	<u>\$ 194.16</u>
Creditor's Name	When was the debt incurred?	10/24/2017	
PO Box 06357	when was the debt incurred?		
Number Street			
	As of the date you file, the claim is:	: Check all that apply.	
Chicago IL 60606	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans.		
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cla		
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to offest?		On Phillips	
Types	Other. Specify Credit Card or	Credit Ose	

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Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	listing any entries on this page, number them I	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Malcolm S. Gerald and Assoc.	Last 4 digits of account number 3303	\$ <u>1,914.54</u>
	Creditor's Name		
	332 S. Michigan Ave., Ste. 600	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60604	Contingent	
	Chicago         IL         60604           City         State         Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	■ No	Other. Specify Credit Card or Credit Use	
	∐Yes I MBB	Last 4 digits of account number 9857	<b>\$</b> 142.00
4.18	Creditor's Name	Last 4 digits of account number985/	\$ <u>142.00</u>
	1460 Renaissance Dr	When was the debt incurred? 2015-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Park Ridge IL 60068	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only	Turn of NONDRIGHTY unconsulately in	
	Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:  Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.19		Last 4 digits of account number9856	\$ <u>145.00</u>
	Creditor's Name 1460 Renaissance Dr	When was the debt incurred? 2015-2017	
	Number Street	when was the dept incurred?	
	Number Sueet		
		As of the date you file, the claim is: Check all that apply.	
	Park Ridge IL 60068	☐ Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
		Outor. Openity	

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Your NONPRIORITY Unsecured Claims - Continuation Page

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim				
4.20	MBB	Last 4 digits of account number 0293	<b>\$</b> _765.00				
	Creditor's Name						
	1460 Renaissance Dr	When was the debt incurred? 2017-2017					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Park Ridge IL 60068	Unliquidated					
	City State Zip Code	Disputed					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	<u>Is the claim subject to offest?</u>						
	No	Other. Specify Medical Debt					
	Yes						
4.21	MEA - Elk Grove	Last 4 digits of account number	<b>\$</b> 393.00				
	Creditor's Name						
	PO Box 5406	When was the debt incurred?					
	Number Street						
		As of the date you file the claim is. Check all that apply					
	<del></del>	As of the date you file, the claim is: Check all that apply.					
	Cincinnati OH 45273	Contingent					
	City State Zip Code	Unliquidated					
	Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
		that you did not report as priority claims					
	Check if this claim relates to a community debt						
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
	No	Other, Specify Medical Debt					
	Yes	Other. Specify Medical Debt					
	MEA Elli Crovo	Last 4 digits of account number 7939	<b>\$</b> 643.00				
4.22		Last 4 digits of account number /939	\$ <u>040.00</u>				
	Creditor's Name 3429 Regal Dr	When was the debt incurred? 10/27/15					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	TH. 07704	Contingent					
	Alcoa TN 37701	Unliquidated					
	City State Zip Code  Who owes the debt? Check one.	Disputed					
	Debtor 1 only						
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans.					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	Check if this claim relates to a	that you did not report as priority claims					
	community debt	Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offest?						
	No	Other. Specify Medical Debt					
	I Ivas						

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P	Your NONPRIORITY Unsecured Claims - 0	Continuation Page						
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim				
4.23	Medical Business Bureau	Last 4 digits of account number	6281	\$ <u>288.47</u>				
	Creditor's Name	Miles and the debt in summed 2	08/14/2015					
	Po Box 1219	When was the debt incurred?	96,11,2010					
	Number Street							
		As of the date you file, the claim is:	Check all that apply.					
	Park Ridge IL 60068	Contingent						
	City State Zip Code	Unliquidated						
	Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured	Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only	Student loans.						
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce					
	Check if this claim relates to a	that you did not report as priority cla	aims					
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts					
	Is the claim subject to offest?	Madical Dobt						
	Yes	Other. Specify Medical Debt	<del></del>					
4.24	Madical Center Apaethonia	Last 4 digits of account number	2390	<b>\$</b> 335.00				
4.24	Creditor's Name		<del></del> _	·				
	185 Penny Ave Ste C	When was the debt incurred?	08/04/2011					
	Number Street							
		As of the date you file, the claim is:	Check all that apply.					
		Contingent	,					
	East Dundee IL 60118	Unliquidated						
	City State Zip Code  Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured (	claim:					
	Debtor 1 and Debtor 2 only	Student loans.						
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce					
	Check if this claim relates to a	that you did not report as priority cla						
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts					
	Is the claim subject to offest?							
	No	Other. Specify Medical/Dental	Services					
	Yes  Merchanta Cradit Cuida		2225	<b>*</b> 149.00				
4.25	<b>-</b>	Last 4 digits of account number	3325	\$ <u>148.00</u>				
	Creditor's Name 223 W Jackson Blvd Ste 7	When was the debt incurred?	2016-2017					
	Number Street							
		As of the date you file, the claim is:	Cheek all that apply					
		Contingent	Check all that apply.					
	Chicago IL 60606	Unliquidated						
	City State Zip Code	Disputed						
	Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured of Student loans.	ciaim:					
	Debtor 1 and Debtor 2 only	Obligations arising out of a separati	ion agreement or divorce					
	At least one of the debtors and another	that you did not report as priority cla						
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p						
	Is the claim subject to offest?							
	No	Other. Specify Medical Debt						
	Vec	_ · · ·	<del></del>					

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Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Merchants Credit Guide \$ 1,466.00 Last 4 digits of account number \_ Creditor's Name 2016-2017 223 W Jackson Blvd Ste 7 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60606 Chicago Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Midwest Emergency Associates \$ 242.00 Last 4 digits of account number 4.27 Creditor's Name 3429 Regal Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Alcoa 37701 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Northwest Health Care Assoc **\$** 402.00 Last 4 digits of account number 4.28 Creditor's Name 2500 W Higgins Rd, ste 505 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Hoffman Estates 60169 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes

		Ousc 10 102-0	D00 ±	1 1100 00/20/10	Entered 00/20/10 14:10:20	DC30 Maii
Debtor 1	Steven			Decument	Page 29 of 64 Case Number (if known)	

Last Name

Middle Name

Your NONPRIORITY Unsecured Claims - Continuation Page

After	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	Northwest Healthcare Assoc.	Last 4 digits of account number 7456	<b>\$</b> 558.93
5	Creditor's Name		
	2500 W. Higgins Rd. Ste 505	When was the debt incurred? 06/14/2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	<del>-</del>		
	Hoffman Estates IL 60169	☐ Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.30	Northwest Neurology	Last 4 digits of account number	<b>\$</b> 49.00
7.50	Creditor's Name		-
	PO Box 71831	When was the debt incurred?	
	Number Street		
		As of the date was file the plains in Obsala all that and	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60694	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Design to periodic or profit criaining plants, and curior criminal design	
	No	Other. Specify Medical Debt	
	Yes	Outor. Opcolity	
1 21	Northwest Suburban Medical Group	Last 4 digits of account number 7682	<b>\$</b> 33.68
4.31	Creditor's Name		* <u> </u>
	3150 W Higgins Rd. Suite 130	When was the debt incurred?	
	Number Street	<del></del>	
	***	As a filtre data your file, the allates to a Oha I. III II of	
		As of the date you file, the claim is: Check all that apply.	
	Hoffman Estates IL 60169	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	<del>-</del>	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Torrigon Madical/Dental Convices	
	Yes	Other. Specify Medical/Dental Services	
	L 1 €9		

	Ou	3C TO TOZ-10	D00 ±	1 1100 00/20/10	Entered 00/20/10 1-110:20	DC30 Maii
ebtor 1	Steven			Decument	Page 30 of 64 Case Number (if known)	

Last Name

Middle Name

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entri	es on this page, number them l	beginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.32 Northwest Su	burban Medical Group	Last 4 digits of account number	7811	<u>\$ 142.66</u>
Creditor's Name			00/00/47	
3150 W Higgi	ns Rd. Suite 130	When was the debt incurred?	06/06/17	
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
Hoffman Esta	tes IL 60169	Unliquidated		
City Who owes the de	State Zip Code	Disputed		
Debtor 1 only	ebt r Check one.	<b>-</b>		
Debtor 2 only		Type of NONDRIODITY upgestred	alaim.	
	Ochtor 2 only	Type of NONPRIORITY unsecured of Student loans.	ciaini.	
Debtor 1 and D	the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
		that you did not report as priority cla		
community d	claim relates to a	Debts to pension or profit-sharing p		
Is the claim subj		Debte to periodic or profit charing p	iano, and other ominar deste	
No		Other. Specify Medical/Dental	Services	
Yes		Cultural Speeding		
4.33 Radiological (	Consultants of Woodstock	Last 4 digits of account number	0099	<b>\$</b> 446.84
Creditor's Name				
415 E Main S	t	When was the debt incurred?	11/28/17	
Number	Street			
PO Box 213		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
Streator	IL 61364	Unliquidated		
City Who owes the de	State Zip Code	Disputed		
Debtor 1 only	SDE: Official offic.			
Debtor 2 only		Type of NONPRIORITY unsecured (	olaim:	
Debtor 1 and 0	Ochtor 2 only	Student loans.	ciaiii.	
=	the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	claim relates to a	that you did not report as priority cla	-	
community d		Debts to pension or profit-sharing p		
Is the claim subj				
No		Other, Specify Collecting for C	Creditor	
Yes				
4.34 Spine and Sp	orts Physiatrists SC	Last 4 digits of account number	3495	\$ <u>197.74</u>
Creditor's Name			04/00/0040	
183 N Addisor	n Ave. Suite 210	When was the debt incurred?	01/28/2016	
Number	Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
Elmhurst	IL 60126	Unliquidated		
City Who owes the de	State Zip Code	Disputed		
Debtor 1 only		_		
Debtor 2 only		Type of NONPRIORITY unsecured (	claim:	
Debtor 1 and 0	Debtor 2 only	Student loans.		
_ =	the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
_ =	claim relates to a	that you did not report as priority cla	•	
community d		Debts to pension or profit-sharing p		
Is the claim subj				
No		Other. Specify Medical/Dental	Services	
Yes				

Document Page 31 of 64 Case Number (if known) Steven Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.35	St. Alexius Medical Center	Last 4 digits of account number _	0098	<u>\$_31.02</u>
	Creditor's Name		10/29/15	
	1555 Barrington Rd.	When was the debt incurred?	10/23/13	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Hoffman Estates IL 60194	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl		
	community debt	Debts to pension or profit-sharing p		
!	ls the claim subject to offest?			
	No	Other. Specify Medical/Dental	I Service	
	Yes	_		
4.36	St. Alexius Medical Center	Last 4 digits of account number _	7176	<u>\$_733.03</u>
	Creditor's Name		10/28/2015	
	22589 Network PI.	When was the debt incurred?	10/26/2015	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Chicago II 60672	Contingent		
	Chicago IL 60673	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
İ	Check if this claim relates to a	that you did not report as priority cl	aims	
	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
	ls the claim subject to offest?			
	No	Other. Specify Medical/Denta	I Services	
	Yes		0000	. 200.00
4.37	Superior Air Ground AMB Serv	Last 4 digits of account number _	8998	\$ <u>389.08</u>
	Creditor's Name PO Box 1407	When was the debt incurred?	06/29/17	
	Number Street	Whom was the dest mountain.		
	Nambol Cast.			
		As of the date you file, the claim is	: Check all that apply.	
	Elmhurst IL 60126	Contingent		
	City State Zip Code	Unliquidated		
1	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separat	tion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl	aims	
'	community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
	Is the claim subject to offest?	_		
	No No	Other. SpecifyMedical/Dental	I Services	
	Yes			

Page 32 of 64 Case Number (if known) **Decument** Steven Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	soung any course on the page, names them a		
4.38	Symphony of Hanover Park	Last 4 digits of account number	\$ <u>322.00</u>
	Creditor's Name		
	2000 West Lake st	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hanover Park IL 60133	Unliquidated	
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other Specify	
	Yes	Other. Specify	
4.39	Syncb/JCP	Last 4 digits of account numberNULL	<b>\$</b> 189.00
7.00	Creditor's Name		· <del></del>
	Po Box 965007	When was the debt incurred? 1990-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest? ■■		
	No	Other. Specify Credit Card or Credit Use	
	L TO DANK HOA/Townstand	MIII	. 404.00
4.40	TD BANK USA/Targetcred	Last 4 digits of account number NULL	\$ <u>184.00</u>
	Creditor's Name	When was the debt incurred? 2012-2018	
	Po Box 673	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Minneanolia MN 55440	Contingent	
	Minneapolis MN 55440	Unliquidated	
١,	City State Zip Code  Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Case 18-15240 Doc 1 Filed 05/25/18 Entered 05/25/18 14:10:29 Desc Main Page 33 of 64 Case Number (if known) Document Steven Debtor 1 The Center for Sports Orthopaedics \$ 388.44 1415 4.41 Last 4 digits of account number Creditor's Name 06/30/2017 1585 N Barrington 101 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Hoffman Estates Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify \_\_\_Medical/Dental Services Yes List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. St. Alexius Medical Center, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 1555 Barrington Rd. Line 17 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Hoffman Estates IL 60194 3303 Last 4 digits of account number \_\_\_\_ City State Zip Code Healthcare Revenue Recovery Group, LLC On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 5406 Line 22 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number

OH 45273

IL 60606

State Zip Code

State Zip Code

Cincinnati

Number

Chicago

Official Form 106E/F

City

Merchants Credit Guide Co., Bankruptcy Dept.

Name 223 W. Jackson Blvd., Ste. 900

Street

Last 4 digits of account number \_\_\_\_

30 of (Check one):

Last 4 digits of account number \_\_\_

On which entry in Part 1 or Part 2 list the original creditor?

Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims

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Steven Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims.  Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim  \$0.00
	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$

		Caso 18	15240 Do	c 1 Eiloc	4 0E/2E/19	Ento	red 05/	/25/18 :	14:10:29	) Des	sc Main		
Fil	ll in this in	formation to iden	tify your case:				5 of 6	54					
De	ebtor 1	Steven			Wesolek								
		First Name	Middle Name		Last Name Wesolek								
	ebtor 2 pouse, if filing)	Alison First Name	Marie Middle Name		Last Name	-							
				District of HILING									
			r the : <u>NORTHERN</u>	District of <u>ILLINC</u>	(State)					Г	Check if t	thie ie an	
	ase Number f known)									_	amended		
Offi	icial F	orm 106G										-	
			ory Contract	s and Une	expired Lea	ses							12/1
nforn additi	mation. If rional page Oo you hav	nore space is nee s, write your nam re any executory of eck this box and s	possible. If two marrided, copy the addition and case number of contracts or unexpires submit this form to the mation below even if the	onal page, fill it (if known). ed leases? e court with your	out, number the e	ntries, and	d attach it to	to report on	On the top of this form.	of any			
e	ist separat	tely each person on the nt, vehicle lease,	or company with who	om you have the	e contract or lease	. Then sta	ite what ead	ch contract	or lease is fo	or (for	and		
ı	Person or	company with wh	nom you have the co	ontract or lease			Stat	te what the	contract or le	ease is for			
2.1	GM Fin	ancial				_							
	Name Po Box	181145											
	Number	Street				_							
	Arlingto	n		TX 76096		_							
2.2	City			State Zip Code									
	Name					-							
	Number	Street				_							
	City			State Zip Code		_							
2,1	J.,,			State Lip Code									
2.3	Norse					-							
	Name					_							
	Number	Street											
	City			State Zip Code		_							
2.4													
	Name					_							
	Number	Street				_							
	. variber	30001											
	City			State Zip Code		_							
2.5													
	Name					_							
	Number	Street				_							

State Zip Code

City

Fill in this information to identify your case:					
Debtor 1	Steven		Wesolek		
	First Name	Middle Name	Last Name		
Debtor 2	Alison	Marie	Wesolek		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of <u>ILL</u>	<u>INOIS</u>		
Case Number			(State)		
(If known)		· · · · · · · · · · · · · · · · · · ·			

# Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Pages, write your name an	d case number (if known). Answ	er every question.	
1. <b>D</b>	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)
	No.			
	Yes			
	lithin the last 8 years, have you lived rizona, California, Idaho, Lousiiana, N	• • • •	- ,	unity property states and territories include and Wisconsin.)
	No. Go to line 3.			
	Yes. Did your spouse, former spor	use, or legal equivalent live with yo	ou at the time?	
		e or territory did you live?	Fill in	the name and current address of that person.
	Name of your spouse, former spouse or	legal equivalent		
	Number Street			
	City	State	Zip Code	
3	chedule E/F, or Schedule G to fill ou	it Column 2.		Column 2: The creditor to whom you owe the debt
				Check all schedules that apply:
3.1				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.2				Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	
3.3	<del></del>			Schedule D, line
	Name			Schedule E/F, line
	Number Street			Schedule G, line
	City	State	Zip Code	

Official Form 106H Record # 759037 Schedule H: Your Codebtors Page 1 of 1

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

### Official Form 106I

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  X Not employed	1	X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	RETIRED		CSR
	Occupation may Include student or homemaker, if it applies.	Employers name			Minerallac Electric Co
		Employers address			100 Gast Rd
					Hampshire, IL 60140
		How long employed there?			Since 8/1/1990
Pa	rt 2: Give Details About Monthly	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, combin	ne the information for a	•	,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay alculate what the monthly wage wo		\$0.00	\$3,373.04
3.	Estimate and list monthly overting	ne pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$0.00	\$3,373.04

 Official Form 106I
 Record # 759037
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Steve

Steven Document Wesolek

First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1	For Debtor 2 or non-filing spouse		
	Сору	y line 4 here	4.	\$0.00	\$3,373.04		
5. <b>L</b>	ist all	payroll deductions:					
	5a. <b>T</b>	Tax, Medicare, and Social Security deductions	5a. 	\$0.00	\$518.	94	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.	00	
	5c. <b>V</b>	oluntary contributions for retirement plans	5c	\$0.00	\$0.	00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00	\$277.	72	
	5e. <b>I</b>	nsurance	5e.	\$0.00	\$665.	99	
	5f. <b>C</b>	Domestic support obligations	5f.	\$0.00	\$0.	00	
	5g. <b>L</b>	Jnion dues	5g.	\$0.00	\$0.	00	
	5h. <b>C</b>	Other deductions. Specify: Life Insurance(D2),	5h.	\$0.00	\$18.	40	
6. <b>A</b>	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$1,481.	05	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$1,892.00		
8. <b>L</b>		other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00	\$0.0	10	
	8b.	Interest and dividends	8b.	\$0.00	\$0.0	_	
			_			_	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. —	\$ 0.00	\$ 0.0		
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00	\$0.0	10	
	8e.	Social Security	8e.	\$1,750.00	\$0.0		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.0		
		Include cash assistance and the value (if known) of any non-cash		Ψ0.00	ΨΟ.	_	
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00	\$0.0	00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.0	00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,750.00	\$0.0	)0	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,750.00 +	\$1,892.00	¬₌	\$3,642.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u>L</u>	\$1,750.00	\$1,092.00		\$3,642.00
<ul> <li>State all other regular contributions to the expenses that you list in <i>Schedule J</i>. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i>. Specify:</li> <li>Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i>, if it applies</li> </ul>							
13.	_	ou expect an increase or decrease within the year after you file this form	1?			·	
	X						
	П,	Yes. Explain:					

Fill in this i	information to identify yo	ur case:				
Debtor 1	Steven		Wesolek	Chec	k if this is:	
	First Name	Middle Name	Last Name		An amended filing	
Debtor 2	Alison	Marie	Wesolek		A supplement showing	post-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name	i	ncome as of the follow	ving date:
United State	s Bankruptcy Court for the : _	NORTHERN DISTRICT OF	FILLINOIS		MM / DD / YYYY	
Case Number (If known)	er		_	'	VIIVI / DD / TTTT	
					A separate filing for De	ebtor 2 because Debtor 2
Official F	Form 106J			Ш,	maintains a separate h	nousehold.
Schedu	le J: Your Ex	penses				12/15
Be as complet	te and accurate as possil	ole. If two married peopl	e are filing together, both a	re equally responsible	for supplying correct in	formation. If
more space is question.	needed, attach another	sheet to this form. On th	e top of any additional pag	es, write your name ar	nd case number (if know	n). Answer every
Part 1:	Describe Your Household					
1. Is this a jo	oint case?					
No.	Go to line 2.					
X Yes.	Does Debtor 2 live in a s	eparate household?				
	X No.					
	Yes. Debtor 2 mus	t file a separate Schedule	e J.			
2. Do you	have dependents?	X No		Dependent's relation	nship to Depende	nt's Does dependent live
Do not	list Debtor 1 and	Yes. Fill out	this information for	Debtor 1 or Debtor	2 age	with you?
Debtor	2.	each depend	lent			X No
	state the dependents'					Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
2						Yes
	r expenses include es of people other than	X No				
yourse	If and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
_		· · ·	ess you are using this form supplemental <i>Schedule J</i> , o			rt
the applicable		picy is med. If this is a	supplemental schedule s, c	neck the box at the to	p or the form and hir in	
	-	=	nce if you know the value			
of such assis	tance and have included	it on Schedule I: Your I	ncome (Official Form 106l.)			Your expenses
	-	xpenses for your reside	ence. Include first mortgage	payments and		
	nt for the ground or lot.					4. \$656.00
	ncluded in line 4:					
	eal estate taxes					a. \$0.00 b. \$0.00
	roperty, homeowner's, or					450.00
	ome maintenance, repair, omeowner's association of					d. \$320.00
4d. H	Omeowners association o	- condominium dues				u.

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Last Name

Middle Name

Steven

First Name

Debtor 1

Page 40 of 64 Case Number (if known) \_

			Your expens	es
5. <b>A</b>	dditional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
S. <b>U</b>	Itilities:			
6	a. Electricity, heat, natural gas	6a.		\$0.00
61	b. Water, sewer, garbage collection	6b.		\$0.00
6	c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$265.0
60	d. Other. Specify:	6d.	\$	0.0
7. F	ood and housekeeping supplies	7.		\$600.0
3. <b>C</b>	hildcare and children's education costs	8.		\$0.0
). <b>C</b>	lothing, laundry, and dry cleaning	9.		\$100.0
0. <b>P</b>	ersonal care products and services	10.		\$65.0
11. <b>M</b>	ledical and dental expenses	11.		\$700.0
	ransportation. Include gas, maintenance, bus or train fare. to not include car payments.	12.		\$225.0
3. <b>E</b>	ntertainment, clubs, recreation, newspapers, magazines, and books	13.		\$100.0
	haritable contributions and religious donations	14.		\$0.0
	nsurance.			
D	o not include insurance deducted from your pay or included in lines 4 or 20.			
1	5a. Life insurance	15a.		\$0.0
1	5b. Health insurance	15b.		\$0.0
1	5c. Vehicle insurance	15c.		\$131.0
1	5d. Other insurance. Specify:	15d.		\$0.0
6. <b>T</b> a	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
S	pecify:	16.		\$0.0
7. In	nstallment or lease payments:			
1	7a. Car payments for Vehicle 1	17a.		\$310.0
1	7b. Car payments for Vehicle 2	17b.		\$0.0
1	7c. Other. Specify:	17c.		\$0.0
1	7d. Other. Specify:	17d.		\$0.0
8. <b>Y</b>	our payments of alimony, maintenance, and support that you did not report as deducted			
fr	rom your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.0
9. <b>O</b>	Other payments you make to support others who do not live with you.			
S	pecify:	19.		\$0.0
.0. <b>O</b>	other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20	0a. Mortgages on other property	20a.		\$ 0.0
20	0b. Real estate taxes	20b.	\$	0.0
20	0c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
20	0d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
			\$	0.0

Official Form 106J Record # 759037 Case 18-15240 Doc 1 Filed 05/25/18 Entered 05/25/18 14:10:29 Desc Main Document Page 41 of 64

Steven Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$50.00 21. Other. Specify: Pet Care (\$50.00), 21. 22.. Your monthly expense: Add lines 4 through 21. \$3,572.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,642.00 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,572.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$70.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No

Explain Here:

Yes.

Official Form 106J Record # 759037 Schedule J: Your Expenses Page 3 of 3

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below			
Did you pay or agree to pay someone who is N	OT an attorney to he	lp you fill out bankruptcy forms?	
No			
Yes. Name of Person		Attach <i>Bankruptcy</i> Signature (Official I	Petition Preparer's Notice, Declaration, and Form 119).
Under penalty of perjury, I declare that I have r correct.	ead the summary an	d schedules filed with this declaration and th	nat they are true and
correct.			
✗ /s/ Steven Wesolek	×	/s/ Alison Marie Wesolek	
Signature of Debtor 1		Signature of Debtor 2	
Date _05/24/2018		Date05/24/2018	
MM / DD / YYYY		MM / DD / YYYY	

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			обантен таас	
Fill in this in	formation to ide	ntify your case:		
Debtor 1	Steven		Wesolek	
	First Name	Middle Name	Last Name	
Debtor 2	Alison	Marie	Wesolek	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS (State)	
Case Number (If known)	r		_	

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	per (if known). Answer every question.							
P	It 1: Give Details About Your Marital Status and Where Yo	ou Lived Before						
01.	What is your current marital status?							
	Married							
	Not married							
02 During the last 3 years, have you lived anywhere other than where you live now?								
	<ul><li>No.</li><li>Yes. List all of the places you lived in the last 3 years. Do</li></ul>	not include where vo	nu live now					
		The morade where ye	a we now.					
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2				
03	Within the last 8 years, did you ever live with a spouse or I	lived there	community property state or territory? (Community	lived there				
	property states and territories include Arizona, California,							
	and Wisconsin.)  No.							
	Yes. Make sure you fill out Schedule H: Your Codebtors (	Official Form 106H).						
P	Explain the Sources of Your Income							

Case 18-15240 Doc 1 Filed 05/25/18 Entered 05/25/18 14:10:29 Desc Main Page 44 of 64 Document Debtor 1 Steven Wesolek Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$17,416 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$34,870 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, Wages, commissions, \$35,000 approx For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Social Security \$1,750/m From January 1 of current year until the date you filed for bankruptcy: Social Security \$20,592 For last calendar year: (January 1 to December 31, 2017)

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Steven Wesolek Case Number (if known) \_ Debtor 1 First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?  $\square$  No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments GM Financial Po Box 181145 Monthly 927 \$ 9,283 ■ Mortgage Car Arlington TX 76096 Credit card Loan repayment Suppliers or vendors Other Loandepot 26642 Towne Centre Monthly \$ 1,968 \$ 75,962 Mortgage Car Dr Foothill Ranch CA 92610 Credit card Loan repayment Suppliers or vendors Other \_ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment payment paid owe

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Steven Wesolek Case Number (if known) Debtor 1 First Name Middle Name Last Name 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of Total amount Amount you still Reason for this payment Include creditor's name payment paid owe Identify Legal actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. ☐ Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Tyes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details for each gift. List Certain Payments or Transfers Part 7: 16 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details

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Case Number (if known)

First Name Middle Name Last Name Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. \$1,000.00 55 E. Monroe Street #3400 Chicago,IL 60603 **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2018 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  $\prod$  Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Steven

Debtor 1

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Debtor 1	Steven		Wesolek	Case Number (if known)	
	First Name	Middle Name	Last Name		
22 H	ave you stored property in a	a storage unit or place	other than your home within 1	1 year before you filed for bankruptcy?	
	No.				
-	Yes. Fill in the details.				
L	res. r iii iii tile detalis.	Who e	else has or had access to it?	Describe the contents	Do you still
		*******	ise has of had access to it:	bescribe the contents	have it?
Pari	Identify Property You I	Hold or Control for Som	neone Else		
	o you hold or control any pr or someone.	roperty that someone	else owns? Include any proper	rty you borrowed from, are storing for, or	hold in trust
	No.				
	Yes. Fill in the details.				
		Where	e is the property?	Describe the property	Value
Part	101	vironmental Informatio			
For th	e purpose of Part 10, the fol	llowing definitions ap	ply:		
ha ind	zardous or toxic substances cluding statutes or regulatio	s, wastes, or material ons controlling the cle	into the air, land, soil, surface teanup of these substances, was	ing pollution, contamination, releases of water, groundwater, or other medium, stes, or material. law, whether you now own, operate, or ut	
	or used to own, operate, or u		=	,	···
	azardous material means any obstance, hazardous materia	, ,		waste, hazardous substance, toxic	
Repor	rt all notices, releases, and p	proceedings that you	know about, regardless of whe	n they occurred.	
24 <b>H</b>	as any governmental unit no	otified you that you m	ay be liable or potentially liable	e under or in violation of an environmenta	al law?
	No.				
7	Yes. Fill in the details.				
_	_	Gover	nmental unit	Environmental law, if you know it	Date of notice
٥٠					
25 <b>H</b>	ave you notified any govern	imental unit of any rel	lease of hazardous material?		
	No.				
	Yes. Fill in the details.				
		Gover	nmental unit	Environmental law, if you know it	Date of notice
26 <b>H</b>	ave you been a party in any	judicial or administra	ative proceeding under any env	rironmental law? Include settlements and	orders
	_	judicial of dallimistra	are proceeding under any env	nonnentariaw i metade settlements and	orders.
_	No.				
L	Yes. Fill in the details.				
		Court	or agency	Nature of the case	Status of the case
	Give Details About You	ur Business or Connect	tions to Any Pusiness		
Part	Give Details About 100	ur Business of Connect	ions to Any Business		
27 <b>W</b>	ithin 4 years before you file	d for bankruptcy, did	you own a business or have ar	ny of the following connections to any bu	siness?
	A sole proprietor or se	elf-employed in a trade	e, profession, or other activity,	either full-time or part-time	
	A member of a limited	liability company (LL	.C) or limited liability partnershi	ip (LLP)	
	A partner in a partners	ship			
	An officer, director, or	managing executive	of a corporation		
	An owner of at least 5%	% of the voting or equ	uity securities of a corporation		
_	_				
	No. None of the above app	olies. Go to Part 12.			
	Yes. Check all that apply a	bove and fill in the det	ails below for each business.		

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Debtor 1 Steven Wesolek Case Number (if known) \_ First Name Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Steven Wesolek ✗ /s/ Alison Marie Wesolek Signature of Debtor 1 Signature of Debtor 2 Date \_05/24/2018 Date <u>05/24/2018</u> MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person \_ \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

	0 10 /	15240 Doc 1 E	iilad 05/25/19	-t d 05/05/10 1 1.10.0	O. Dana Main	
Fill in this in	formation to identif			otored 05/25/18 14:10:2 0 of 64	9 Desc Main	
Debtor 1	Steven		Wesolek			
Debtor 2	First Name Alison	Middle Name  Marie	Last Name Wesolek			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States  Case Number (If known)		ne: <u>NORTHERN</u> District of <u>l</u>	LLINOIS (State)		Check if this is an amended filing	
Official F		ion for Individua	ls Filing Under C	— hapter 7	<b>3</b>	12/15
You must file the whichever is ear f two married posting the both debtors made as complete write your name.	nis form with the control of the con	urt extends the time for cause ether in a joint case, both are ne form. essible. If more space is need	le your bankruptcy petition o e. You must also send copies equally responsible for supp	r by the date set for the meeting of cre to the creditors and lessors you list. olying correct information. o this form. On the top of any addition		
	=	d in Part 1 of Schedule D: Cre	editors Who Have Claims Sec	cured by Property (Official Form 106D)	), fill in the	
Identify the	creditor and the pro	perty that is collateral	What do you intense secures a debt?	d to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's name:  Description property	Loandepot on of 1375 Alpine Primary Res	Court D Hanover Park IL 6013	Retain the Retain the	the property property and redeem it property and enter into a ion Agreement.	☐ No ■ Yes	
securing of Creditor's	debt:		Retain the	property and [explain]:the property	 No	

Part 2:

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First Name

**List Your Unexpired Personal Property Leases** 

For any unexpired personal property lease that you list	ed in Schedule G: Executory Contracts and Unexpired Lease	es (Official Form 106G),
fill in the information below. Do not list real estate lease	es. Unexpired leases are leases that are still in effect; the lea	se period has not yet
ended. You may assume an unexpired personal proper	ty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(	2).
Describe your unexpired personal property leases		Will the lease be assumed?
Describe your unexpired personal property leases		will the lease be assumed:
Lessor's name: GM Financial		☐ No
		Yes
Description of leased 2017 Chevrolet Equinox		165
property:		
Lessor's name:		☐ No
		Yes
Description of leased		
property:		
		П.,
Lessor's name:		No
Description of legand		☐ Yes
Description of leased property:		
property.		
Lessor's name:		□ No
Description of leased		□ 1es
property:		
		_
Lessor's name:		□ No
		Yes
Description of leased		
property:		
Lessor's name:		☐ No
Eddel d Hame.		
Description of leased		☐ Yes
property:		
Lessor's name:		☐ No
		Yes
Description of leased		
property:		
Sim Palam		
Part 3: Sign Below		
Inder penalty of perjury, I declare that I have indicated r	my intention about any property of my estate that secures a c	lebt and any
personal property that is subject to an unexpired lease.		
🗶 /s/ Steven Wesolek	🗶 /s/ Alison Marie Wesolek	_
Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 05/24/2018	Date Dated: 05/24/2018	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
Steven Wesolek and Alison Marie Wesolek /				Case No:	
Debtors				Chapter:	Chapter 7
		DISCLOSURE OF	COMPENSATION OF ATTORNE	Y FOR DEI	BTOR
	npensation pai	11 U.S.C. § 329(a) and Fed. Bankr. P. 2 d to me within one year before the filing rendered on behalf of the debtor(s) in contractions.	2016(b), I certify that I am the attorney g of the petition in bankruptcy, or agr	for the above	ve named debtor(s) and that d to me, for services
	For legal ser	rvices, I have agreed to accept	\$1,000.00		
	Prior to the	filing of this statement I have received	\$1,000.00		
	Balance Due	e	\$0.00		
2.	The source of	of the compensation paid to me was:			
	Debtor	r(s) Other: (specify)			
3.	The source of	of compensation to be paid to me is:			
	Debto	or(s) Other: (specify)			
4.		not agreed to share the above-disclosed aw firm.	compensation with any other person u	ınless they aı	re members and associates
		agreed to share the above-disclosed com aw firm. A copy of the agreement, toge d.			
5.	In return for case, including	the above-disclosed fee, I have agreed to ng:	to render legal service for all aspects of	of the bankru	ptcy
	-	s of the debtor's financial situation, and	d rendering advice to the debtor in det	ermining wh	ether to file a petition in
	bankrup	•	and the second of the second o	1	t 1
	b. Prepara	tion and filing of any petition, schedule	s, statements of affairs and plan whic	n may be req	uired;
6.		nt with the debtor(s), the above-disclose of include any work done post-filing.	ed fee does not include the following s	service:	
			CERTIFICATION		
	1	I certify that the foregoing is a compayment to me for representation of the	plete statement of any agreement or a e debtor(s) in this bankruptcy proceedi	-	or
		Date: 05/25/2018	/s/ Jason A. Kara		
		Date	Signature of Attorney		
			Geraci Law L.L.C.		

759037 Page 1 of 1 Record #

Name of law firm

# 

Date: 5/15/2018 Record #: 759-037 Consultation Attorney: MEL



### Retainer Agreement Chapter 7 - Prefiling - Agreement to pay for pre-filing services

I retain Geraci Law L.L.C. to represent me in a Chapter 7 Bankruptcy proceeding from now until discharge. For services before filing my bankruptcy petition in court, I agree to pay a <b>Pre-filing services Flat Fee</b> of \$ 1,000.00 at \$ {} today,
\$ {} per {} starting {} and \$ {} by debit only. I will obtain from
within 60 days of today. Bankruptcy is time-sensitive. After filing in court, any balance on the
pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge.
pre-filling fee is discharged, we will start preparing your documents as soon as you sign this contract. Work before signing to no sharps.
The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court. Excluded: appearance in
non-bankruptcy court or proceeding; taking calls from your creditors or collectors. Advantage of "flat fee", rather than hourly: you know in
advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed at
hourly rates of \$75 -\$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Payment
Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a client
trust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we
have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing,
payments reimburse costs first, then fees. We may advance costs after filing.
Prepayment for services after filing: If you decide to pay, before filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied to
the Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account.
Excluded from Flat Fee: If you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after filing, and will be charged
at \$75-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss, for
enlargement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did not
specifically request from you; appearance in adversary proceedings or other courts will be billed at hourly rates.
After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clerk, until case
closing to be \$
above are not included in the Flat Fee for services after filing.
Payment by you for any post-filing services is entirely voluntary: Even if you refuse or are unable to pay us for post-filing services, we will
perform all flat fee services through discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of creditors
and reaffirmations. For services that are not included in the Estimated Flat Fee after filing, we will represent you unless we ask the Court for leave to
withdraw as your attorney or unless local rules do not require us to represent you, such as in an adversary proceeding. A separate agreement may be
required in order to create any obligation to pay us for services and costs after filing, or for Additional Fees. The Bankruptcy Code allows you to pay us voluntarily after filing, but we prefer a written agreement so there are no misunderstandings.
Pre-filing Termination. Pre-filing, if you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my
petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above
We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving
written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madison
WI 53707 if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding
arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the
dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that
more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: studen
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
after filing including HOA dues; other debts listed in your info folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debt
and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT
AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.
Date: 5/15/18 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Steven Wesolek (Debtor)  Alison Wesolek (Joint Debtor)
Wastern Hossian (250-161)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 180501

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Steven Wesolek and Alison Marie Wesolek / Debtors

In re

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/24/2018 /s/ Steven Wesolek

Steven Wesolek

X Date & Sign

Dated: 05/24/2018 /s/ Alison Marie Wesolek

**Alison Marie Wesolek** 

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### Document Page 55 of 64 In re Steven Wesolek and Alison Marie Wesolek / Debtors

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Steven Wesolek and Alison Marie Wesolek / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/24/2018	/s/ Steven Wesolek
	Steven Wesolek
Dated: 05/24/2018	/s/ Alison Marie Wesolek
	Alison Marie Wesolek
Dated: 05/25/2018	/s/ Jason A. Kara
	Attorney: Jason A. Kara

Record # 759037 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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of title 11, United States Code. I understand the relief available under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.	For	you	correct.			
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.			of title 11, United States under Chapter 7.	Code. I understand the re	let available ution occir over	
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.  Signature of Debtor 1			If no attorney represents this document, I have ob	me and I did not pay or a tained and read the notice	gree to pay someone who is a required by 11 U.S.C. § 342	not an attorney to help me fill out (b).
with a bankruptcy case can result in tines up to \$250,000, or impression and 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  Signature of Debtor 1  **  Signature of Debtor 2	•		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
¥ . (			with a bankruptcy case (	can result in tines up to \$2	g property, or obtaining money 50,000, or imprisonment for t	y or property by fraud in confinedation up to 20 years, or both.
¥ . (	***************************************		× Standard of Dobb	Mes	¥ _( Sign	Mason Wasolek
EXECUTED OIL TOTAL	WACAL-ALLES MANAGEMENT AND		_			5 174 12018

Record # 759037

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Fill in this in	formation to ident	tify your case:		
Debtor 1	Steven	Middle Name	Wesolek  Last Name	
Debtor 2 (Spouse, if filing)	Alison First Name	Marie  Middle Name	Wesolek Last Name	
		r the : <u>NORTHERN</u> District of	f_ <u>iLLiNOIS</u>	<b>—</b>
Case Number				Check if amende

## Official Form 106 Dec

# **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

nkruptcy forms?
Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
d with this declaration and that they are true and
www. Wasokek
1 24/2018 DD / YYYY

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	05		Wesolek	Case Number (if known)	
Debtor 1	Steven First Name	Middle Name	Last Name		
28 <b>W</b> in:	ithin 2 years before stitutions, creditors	you filed for bankruptcy, did s, or other parties.	you give a financial statement	o anyone about your business? Include all financial	
	No. Yes, Fill in the det	a managagay	sued		
Part 1	24 Sign Below				
ans in o		correct. I understand that mai ankruptcy case can result in	fines up to \$250,000, or impriso	i, and I declare under penalty of perjury that the ng property, or obtaining money or property by fraud nment for up to 20 years, or both.	
**************************************	* Signature of Debtor 1   * Alborn Wesdell Signature of Debtor 2				
	Date 124 MM / DD	/2018	MIVI	124/2018 1 DD 1 YYYY	
Di	d you attach additio	onal pages to Your Statement	of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?	
	No Yes				
Di	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
	No Yes. Name of pe	erson		. Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).	
i i					

1 Steven		Document Wesolek	Page 60 of 64  Case Number (if known)	
First Name	Middle Name	Last Name		
List Your Unex	pired Personal Property Leases			36)
ny unexpired persona	property lease that you liste	d in Schedule G: Executory C	Contracts and Unexpired Leases (Official Form 10	et
the information below	. Do not list real estate leases	. Unexpired leases are lease	s that are still in effect; the lease period has not you	
ed. You may assume a	unexpired personal property	, lease ii ule irustee docs iio.	assume it. 11 U.S.C. § 365(p)(2).	Will the lease be assumed?
Describe your unexpire	d personal property leases			
	I Financial		3	☐ No
essor's name: GM	Financial			Yes
Description of lease	d 2017 Chevrolet Equinox			
oroperty:				
				☐ No
Lessor's name:				Yes
Description of lease	d			
property:	-			
			ACCIONAL ACC	☐ No
Lessor's name:				Yes
Description of lease	ed			
property:				
				☐ No
Lessor's name:				Yes
Description of leas	ed			
property:				
4				☐ No
Lessor's name:	. ·			Yes
Description of leas	ed			
property:				
Lessor's name:				□ No
Lesson a manne.				Yes
Description of leas	sed			
property:				
Lessor's name:				□ No
Lesson a name.				Yes
Description of lea	sed			
property:				

personal property that is subject to an unexpired lease.

Date Dated: 5 / 24 /20

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# Document Page 61 of 64 DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filling spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another judge ruling against you, as in any lawsuit. creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!! X Date & Sign Steven Wesolek X Date & Sign Álison Marie Wesolek

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Steven Wesolek and Alison Marie Wesolek / Debtors

Bankruptcy Docket #:

Judge:

## VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER I	PENALTY OF PERJURY THAT THE FOREGOING IS T	RUE AND CORRECT:
Dated: 5/24/2018	Steven Wesolek	X Date & Sign
Dated: 5 124 /2018	Alison Marie Wesolek	X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Decument Page 63 Ofa 64 humber (if known) \_\_\_\_\_ Steven Debtor 1 Middle Name Column B Column A Debtor 2 or Debtor 1 non-filing spouse 0.00 0.008. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:..... For you ..... For your spouse ..... Pension or retirement income. Do not include any amount received that was a 0.000.00 9. benefit under the Social Security Act. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line10c. 0.00 0.00 0.00 0.00 10b 0.00 0.00 10c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each 3,734.90 3,734.90 0.00 column. Then add the total for Column A to the total for Column B **Determine Whether the Means Test Applies to You** Part 2: 12. Calculate your current monthly income for the year. Follow these steps: 3,734.90 12a. x 12 Multiply by 12 (the number of months in a year). 44,818.80 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: IL Fill in the state in which you live. Fill in the number of people in your household. 2 68.687.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Steven Wesolek Date: 5 / 24 /2018 Date: 5 / 24/2018 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Case 18-15240

Doc 1

Form B 201A, Notice to Consumer Debtor(s)

In re Steven Wesolek and Alison Marie Wesolek / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 5 /24 /2018	Steven Wesolek	X Date & Sign
Dated: 5 / 24 /2018	Alison Marie Wesolek	X Date & Sign
Dated: <u>5 /25 /</u> 2018	Attorney Sasan Kara	
Record # 759037		B 201A, Notice to Consumer Debtor(s) Page 2 of 2